

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT J. AHART
KAREN E. AHART
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.: 14-24782

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/07/2014 and confirmed on 1/28/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		212,463.00
Less Refunds to Debtor	2,736.14	
TOTAL AMOUNT OF PLAN FUND		209,726.86

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,321.57	
Trustee Fee	8,721.45	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		16,043.02

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: 5468	0.00	113,960.12	0.00	113,960.12
	NATIONSTAR MORTGAGE LLC(*) Acct: 0355	28,078.80	28,078.80	0.00	28,078.80
	NATIONSTAR MORTGAGE LLC(*) Acct: 0355	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 5468	12,111.34	12,111.34	0.00	12,111.34
	BERKSHIRE BANK Acct: 9721	14,164.33	14,164.33	2,640.38	16,804.71
	HUNTINGTON NATIONAL BANK(*) Acct: XXX5244	16,950.00	16,950.00	3,374.95	20,324.95
					191,279.92

Priority					
	BRYAN P KEENAN ESQ Acct:	0.00	0.00	0.00	0.00
	ROBERT J. AHART Acct:	0.00	0.00	0.00	0.00
	ROBERT J. AHART Acct:	1,523.00	1,523.00	0.00	0.00
	ROBERT J. AHART Acct:	1,213.14	1,213.14	0.00	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
	BRYAN P KEENAN ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	BRYAN P KEENAN ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXX7-18	3,821.57	3,821.57	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: XXXXXXX: 13	0.00	0.00	0.00	0.00
	CITY OF ALIQUIPPA (EIT/OCC/PERCAP)** Acct: 6433	469.98	469.98	0.00	469.98
					469.98

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	DUQUESNE LIGHT COMPANY*	294.68	19.20	0.00	19.20
	Acct: 1987				
	PEOPLES NATURAL GAS CO LLC*	189.45	12.34	0.00	12.34
	Acct: 1582				
	A & S FCU	0.00	0.00	0.00	0.00
	Acct: XXX3001				
	NATIONAL COLLEGIATE STUDENT LOAN	16,018.92	1,043.78	0.00	1,043.78
	Acct: 1987				
	TRIANGLE PHYSICIANS FOR WOMEN	0.00	0.00	0.00	0.00
	Acct: XXX6415				
	CAVALRY SPV I LLC - ASSIGNEE**	1,963.25	127.93	0.00	127.93
	Acct: 8814				
	CAVALRY SPV I LLC - ASSIGNEE(*)	3,338.90	217.56	0.00	217.56
	Acct: 4867				
	ECAST SETTLEMENT CORP	2,663.27	173.54	0.00	173.54
	Acct: XXX6555				
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00
	Acct: XXX0221				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX3039				
	OSLA O/B/O US DEPARTMENT OF EDUC,	613.94	40.00	0.00	40.00
	Acct: 0362				
	NATIONAL GRID	431.96	28.15	0.00	28.15
	Acct: 0362				
	OSLA O/B/O US DEPARTMENT OF EDUC,	0.00	0.00	0.00	0.00
	Acct: XXX9883				
	PINNACLE CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: XXX9612				
	RJM ACQUISITIONS LLC*++	0.00	0.00	0.00	0.00
	Acct: XXX9152				
	RJM ACQUISITIONS LLC*++	0.00	0.00	0.00	0.00
	Acct: XXX8148				
	HUNTINGTON NATIONAL BANK(*)	4,165.77	271.44	0.00	271.44
	Acct: XXX5244				
	SHAPIRO & DENARDO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	J PHILIP COLAVINCENZO ESQ	0.00	0.00	0.00	0.00
	Acct:				
					1,933.94

TOTAL PAID TO CREDITORS

193,683.84

TOTAL

CLAIMED 469.98

PRIORITY 71,304.47

SECURED 29,680.14

Date: 02/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT J. AHART
KAREN E. AHART
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-24782

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert J. Ahart
Karen E. Ahart
DebtorsCase No. 14-24782-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: pdf900Page 1 of 2
Total Noticed: 38

Date Rcvd: Feb 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2020.

db/jdb
cr +Robert J. Ahart, Karen E. Ahart, 1052 Sweet Brier Drive, Aliquippa, PA 15001-6502
+Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street,
Beaver, PA 15009-2100

cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
Lewisville, TX 75067)

cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866

13965123 +A&S Fcu, 2283 Broadhead Rd, Aliquippa, PA 15001-4674
13965124 +Aes/Nct, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
13965125 ++BERKSHIRE BANK, PO BOX 1308, PITTSFIELD MA 01202-1308
(address filed with court: Berkshire Bank, 66 West St, Pittsfield, MA 01201)
14319057 Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
13965130 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363,
Kansas City, MO 64195)

14023097 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083

13965129 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
13965132 +Credit Mgmt, Re: Time Warner Cable, 4200 International, Carrollton, TX 75007-1912
13965133 +Dept Of Edu/osla Service, 525 Central Park Dr Ste, Oklahoma City, OK 73105-1723
14008500 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
NEW YORK, NY 10087-9262

13965135 Internal Revenue Service, Insolvency Unit, William S. Moorhead Federal Building,,
Charleroi, PA 15022

14035164 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
13965137 +Merc Adj Bur, Re: National Grid, Po Box 9016, Williamsville, NY 14231-9016
13992499 +National Collegiate Student Loan Trust-2005-3, Po Box 4275, Norcross, GA 30091-4275
13965139 OSLA, PO Box 18475, Oklahoma City, OK 73154-0475
14000625 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866

13965141 +Rjm Acq Llc, Re: Children S Book Of The Month C, 575 Underhill Blvd., Suite 224,
Syosset, NY 11791-3416

13965142 +Rjm Acq Llc, Re: Scholastic, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
13982440 +Ronald Ahart, 2614 County Rt 7, Oswego, NY 13126-5710

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13986857 +E-mail/Text: bankruptcies@berkshirebank.com Feb 27 2020 03:21:37 Berkshire Bank,
PO Box 1308, Pittsfield, MA 01202-1308

13965126 +E-mail/Text: support@bullcityfinancial.com Feb 27 2020 03:21:36 Bullcity Financial Sol,
RE: Triangle Physicians For Women, 1107 W Main St Ste 201, Durham, NC 27701-2028

13965127 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 27 2020 03:27:05 Cap One,
Po Box 30253, Salt Lake City, UT 84130-0253

13965128 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 27 2020 03:27:05 Capital 1 Bank,
Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285

14004157 +E-mail/Text: bankruptcy@cavps.com Feb 27 2020 03:20:52 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13965131 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 27 2020 03:21:35
Credit Collection Services Inc., Re: Nationwide Insurance, Two Wells Avenue,
Newton Center, MA 02459-3225

14017632 +E-mail/Text: kburkley@bernsteinlaw.com Feb 27 2020 03:21:22 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945

13966023 +E-mail/Text: bankruptcy@huntington.com Feb 27 2020 03:20:21 Huntington National Bank,
P O Box 89424, Cleveland OH 44101-6424

13965134 +E-mail/Text: bankruptcy@huntington.com Feb 27 2020 03:20:21 Huntington National Bank,
PO Box 1558 EALW37, Columbus, OH 43216-1558

13965136 +E-mail/Text: rcpsbankruptcy@parallon.com Feb 27 2020 03:21:40 Medcredit,
PO BOX 1629, Maryland Heights, MO 63043-0629

13981025 +E-mail/Text: bncmail@w-legal.com Feb 27 2020 03:20:42 NATIONSTAR MORTGAGE, LLC,
C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132

13997800 +E-mail/Text: apbankruptcy@us.ngrid.com Feb 27 2020 03:21:43 National Grid,
c/o Bankruptcy Department C-1, 300 Erie Blvd West, Syracuse, NY 13202-4250

13965140 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 27 2020 03:25:46
Pinnacle Credit Service, Attn: Bankruptcy, Re: Verizon Wireless, Po Box 640,
Hopkins, MN 55343-0640

13982441 +E-mail/PDF: clerical@simmassociates.com Feb 27 2020 03:27:12 Simm Associates, Inc.,
Re: National Collegiate Trust/PHEAA, PO Box 7526, Newark, DE 19714-7526

13965143 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Feb 27 2020 03:19:16
Verizon Inc., PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 15

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 38

Date Rcvd: Feb 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
13965138* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,
Lewisville, TX 75067)
TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
Bryan P. Keenan on behalf of Plaintiff Robert J. Ahart keenan662@gmail.com,
melindap662@gmail.com
Bryan P. Keenan on behalf of Joint Debtor Karen E. Ahart keenan662@gmail.com,
melindap662@gmail.com
Bryan P. Keenan on behalf of Debtor Robert J. Ahart keenan662@gmail.com, melindap662@gmail.com
J. Philip Colavincenzo on behalf of Creditor Beaver County Tax Claim Bureau
colavincenzolaw@verizon.net; colavincenzolaw@yahoo.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
LeeAne O. Huggins on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
Michael John Clark on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
TOTAL: 14